

30-year, fixed mortgage average rises to 6.18%. 2G

Find it in the Classifieds. 10G

**For more information**

Web sites and telephone numbers below help prospective home buyers research homes, communities and financing.

**www.marketplace.detroit.com/realstate:** Find a Realtor, builder, lender. Features thousands of listings statewide.

**www.bankrate.com:** Rates across the country. (561) 630-2400.

**www.fdic.gov:** Financial and real estate tips and consumer alerts.

**www.hud.gov:** U.S. Department of Housing and Urban Development. Information on single family FHA programs, (800) 225-5342; HUD homes in Michigan, (888) 622-7361; housing discrimination complaints (800) 669-9777; late or delinquent on mortgage/Housing Counseling Referral Service, (800) 569-4287; late on FHA mortgage, (888) 297-8685.

**www.fanniemae.com:** Fannie Mae, the nation's largest source of financing for home mortgages and multifamily housing. (800) 7FANNIE.

**www.mirealtors.com:** Michigan Association of Realtors' site features information for and about Realtors across the state. (800) 454-7842.

**www.realtor.com:** Find a Realtor, find a lender. (800) 874-6500.

**www.drar.com:** Down River Association includes links to the Regional Educational Service Agency, chamber of commerce and maps. (734) 287-8060.

**www.gpbr.com:** Grosse Pointe Board of Realtors includes open houses for the upcoming week-end, as well as information on community schools. (313) 882-8000.

**On the market**

## Condos offer a carefree lifestyle

■ New development less than a half-mile from downtown Plymouth offers five floor plans.

By **LYNNE MEREDITH SCHREIBER**  
*Special to The Detroit News*

**PLYMOUTH TOWNSHIP** — On the spot where a horse farm with open fields once stood, there is construction activity buzzing about.

Such is the work of a new 28-unit development by Robertson Brothers, the Bloomfield Hills-based developers who have been creating communities for 60 years.

The community is named Saddlebrook of Plymouth and it offers five floor plans for detached condominiums a mile and a half west of downtown Plymouth. The abodes are all brick with amenities, starting at a selling price of \$399,900. Nearly half have already sold, with expectations for the first few to be move-in ready by May.

A quick walk away from Plymouth Township Park, Saddlebrook homes range from 1,894 square feet to almost 3,000 square feet, all with first-floor master bedroom suites. Two plans — Chatham and Belmont, at 1,894 and 2,314 square feet respectively, each with two bedrooms and two bathrooms — are expected to be available by May and August. Both are single-story structures. Chatham's asking price is \$409,750, while the Belmont costs \$448,505.



Photos by Wayne E. Smith / The Detroit News

There are five floor plans available for the condos in the Saddlebrook at Plymouth.



The kitchen features an island and open space for dining. The Saddlebrook at Plymouth has 28 detached condo units; 17 are still available.

Asking price: \$469,900.

■ Saratoga: 2,987 square feet, 3 bedrooms, 3.5 bathrooms, three-car attached garage, 1.5 stories. Asking price: \$485,900.

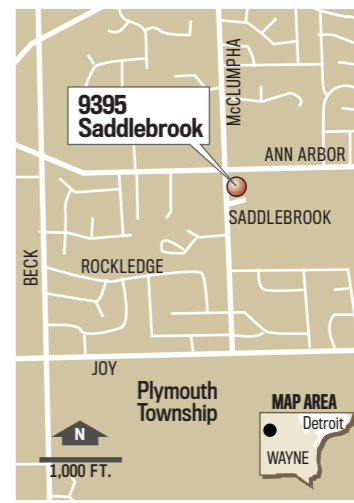
Robertson Brothers stumbled upon the property after a corner of the former Saddlebrook horse boarding endeavor was sold to create New England Corners, a condo development just to the north, according to Jim Clarke, president of Robertson Brothers. The folks who owned the land and boarded race horses there decided not to develop the rest of the

Other models include:

■ Arlington: 2,603 square feet, 3 bedrooms, 2.5 bathrooms, two-car attached garage and 1.5 stories.

■ Fairmont: 2,809 square feet, 3 bedrooms, 2.5 bathrooms, three-car attached garage, 1.5 stories.

Please see Homefinder, Page 2G



The Detroit News

**9395 Saddlebrook Court, Plymouth Township**

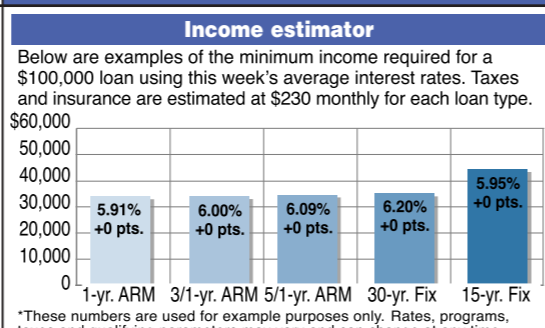
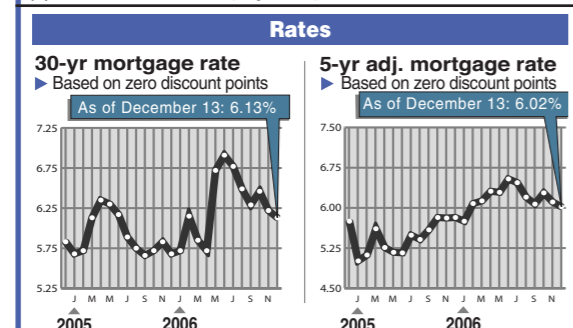
- **Size:** 27 units available; 1,894 to 3,000 square feet; 5 floor plans
- **Asking price:** \$399,900 to \$485,900 plus monthly association dues of \$225
- **Description:** A development of 28 detached condominiums.
- **Bathrooms:** 2 to 3.5
- **Bedrooms:** 2 to 3
- **Garage:** 2-car or 3-car attached
- **School district:** Plymouth-Canton
- **Contact:** Kathleen Chobot, (248) 282-1474, www.robertson-brothers.com
- **County:** Wayne
- **Taxes:** 28 mills
- **Population:** 27,093
- **Median household income:** \$74,738
- **Median housing value:** \$218,500

Contact us: Rick Blanchard, Assistant Business Editor Phone: (313) 222-2661 Fax: (313) 222-1461 E-mail: rblanchard@detnews.com Mail: 615 W. Lafayette Blvd., Detroit, MI 48226

# MORTGAGE RATE GUIDE

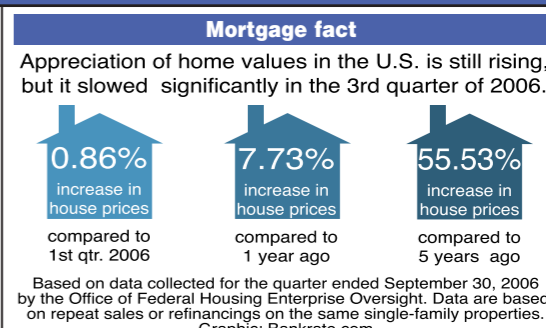
SOUTHEAST MICHIGAN FROM BANKRATE.COM

Program	Rate	Disc/Orig Pts	Cr Rpt/Appr Fees	% Down	APR	Program	Rate	Disc/Orig Pts	Cr Rpt/Appr Fees	% Down	APR	Program	Rate	Disc/Orig Pts	Cr Rpt/Appr Fees	% Down	APR	Program	Rate	Disc/Orig Pts	Cr Rpt/Appr Fees	% Down	APR																		
<b>NORTHLAWN FINANCIAL 248-988-8488</b>																																									
30 yr Fix	5.625	0/0	\$0/300	5%	5.66	<b>AFI FINANCIAL INC. 877-234-0600</b>																																			
15 yr Fix	5.375	0/0	\$0/300	5%	5.42	30 yr Fix	5.75	0/0	\$0/225	5%	5.81	<b>BRINKS GOLDSTAR MORTGAGE 800-785-4755</b>																													
30 yr VA	5.75	0/1	\$0/300	0%	5.87	15 yr Fix	5.5	0/0	\$0/225	5%	5.61	15 yr Fix	5.125	1.5/0	\$0/225	5%	5.55	<b>GOLDSTAR MORTGAGE BANKING GROUP 800-203-1546</b>																							
<i>RENOVATION LOANS</i>						30 yr Jumbo	6.125	0/0	\$0/225	5%	6.21	5/1 yr ARM	5.25	0/0	\$0/225	5%	5.53	30 yr Fix	5.75	0/0	\$0/250	0%	5.83																		
<i>(J) 725 S. Adams, #244A, Birmingham, MI 48009 LIC#2386</i>						30 yr "0" Down	5.875	0/0	\$0/225	0%	5.91	<i>NO PMI, NO Closing Costs, NO Docs, NO APPL FEES</i>						15 yr Fix	5.5	0/0	\$0/250	0%	5.61	<i>Call Dan Milstein #1 loan officer in Michigan and #8 in U.S.A. no Appl. fees 30 minute approvals</i>																	
<i>PEOPLE'S MORTGAGE 800-730-5087</i>						<i>OPEN SAT AND SUN!</i>						<i>EXPERTS MATCHING PEOPLE WITH MORTGAGES</i>						3/1 ARM	5.375	0/0	\$0/250	5%	5.51	<i>5% down no PMI. Lo's available in Ann Arbor, Detroit, Bloomfield Hills. Loans in all 50 states.</i>																	
30 yr Fix	5.75	0/0	\$0/225	5%	5.81	<i>(B) 23400 Michigan Ave., Suite 116, Dearborn, MI 48124</i>						<i>(B) 3800 Packard, Ste 260, Ann Arbor, MI 48108 LIC#2984</i>						<i>LASALLE BANK MIDWEST 800-HOME-800</i>																							
15 yr Fix	5.5	0/0	\$0/225	5%	5.61	<i>A GSM BANKING GROUP 800-939-9808</i>						<i>CHASE HOME FINANCE 248-203-6175</i>						<i>CALL FOR A CUSTOMIZED ONE FEE RATE QUOTE 1 800 HOME 800</i>																							
30 yr Jumbo	6.125	0/0	\$0/225	5%	6.21	30 yr w/ Pts	5.375	2/0	\$9.25/0	5%	5.48	30 yr Fix	5.625	2/0	\$0/350	20%	5.88	<i>(C) 2600 W. Big Beaver Rd, Troy, MI 48084</i>																							
30 yr Fix "0" Down	5.875	0/0	\$0/225	0%	5.91	15 yr	5.5	0/0	\$9.25/0	5%	5.61	15 yr Fix	5.25	2/0	\$0/350	20%	5.67	<i>NATIONAL CITY MORTGAGE 248-458-0505</i>																							
<i>Open Saturday &amp; Sunday!!</i>						30 yr Jumbo	6.25	0/0	\$9.25/0	5%	6.36	<i>Lowest fixed rates in the state - Free Quotes - No cost options - free equity lines.</i>						5 yr ARM	5.25	2/0	\$0/350	20%	4.98	<i>30 yr Fix</i>																	
<i>(B) 21734 Olmstead, Dearborn, MI 48124</i>						<i>AMERICAN HOME MORTGAGE 866-924-5267</i>						<i>DITECH.COM 800-616-8208</i>						30 yr Jumbo	6.125	0/0	\$0/250	0%	6.04	<i>30 yr ARM</i>																	
<i>SHORE MORTGAGE 800-678-6663</i>						30 yr	5.375	3/0	\$0/395	5%	5.82	<i>(A) 1339 Coolidge Hwy., Troy, MI 48084 LIC#FR0786</i>						15 yr Fix/Conf	5.375	2/0	Call	20%	5.86	<i>Experts with first time homebuyers, self-employed, bruised credit.</i>																	
30 yr	5	3/0	\$0/395	5%	5.77	<i>+1800 Loan Programs, including REIT. CALL NOW!</i>						<i>30 yr Fixed Jumbo</i>																													
1/1 ARM	3	3/0	\$0/395	5%	7.44	<i>(A) 170 S. Adams Rd., Birmingham, MI 48009 LIC#6501225018</i>						<i>3 yr ARM</i>																													
3/1 Int. Only	4.5	3/0	\$0/395	10%	7.74	<i>YORK FINANCIAL INC. 888-839-YORK (9675)</i>						<i>GOLDEN RULE MORTGAGE INC. 800-991-9922</i>						5/1 ARM	5.875	0/0	\$15/275	5%	6.04	<i>(C) 3331 W Big Beaver Rd., #200, Troy, MI 48084</i>																	
<i>Many zero down options available.</i>						30 yr Fix	5.75	0/0	\$0/300	5%	5.89	<i>(A) 3200 Park Center Dr., #150, Costa Mesa, CA 92626 LIC#FR0051</i>						30 yr Jumbo	6.25	0/0	\$15/275	5%	6.27	<i>Apply online www.nwfl.com (FLORIDA/MICHIGAN)</i>																	
<i>(A) 770 S. Adams Rd., Birmingham, MI 48009 LIC#6501225018</i>						20 yr Fix	5.625	0/0	\$0/300	5%	5.8	<i>NORTHWESTERN FINANCIAL 800-292-7768</i>						30 yr ARM	6.25	0/0	\$15/275	5%	6.27	<i>FORECLOSURE HELP</i>																	
<i>YORK FINANCIAL INC. 888-839-YORK (9675)</i>						15 yr Fix	5.5	0/0	\$0/300	5%	5.76	<i>(B) 50551 Van Dyke, Shelby Twp., MI 48317 LIC#FL1746</i>						5/1 yr ARM	5.875	0/0	\$15/275	5%	6.98	<i>MORTGAGE BROKERS/HARD MONEY INVESTORS WELCOME</i>																	
30 yr Jumbo	6.125	0/0	\$0/400	5%	6.22	<i>1ST CHOICE MORTGAGE LENDING 734-459-0782</i>						<i>MORTGAGE RATES &amp; INFORMATION AVAILABLE ONLINE@ http://mihomehunt.interest.com</i>						30 yr Jumbo	6.125	0/0	\$15/275	5%	7.03	<i>ALL TYPES OF CREDIT ACCEPTED (0-500 SCORES)</i>																	
<i>We are licensed in Michigan &amp; Florida</i>						30 yr Fix	5.75	0/0	\$0/225	0%	5.76	<i>LENDERS, TO PARTICIPATE IN THIS FEATURE CALL BANKRATE.COM @ 800-509-4636</i>						3 yr ARM Int. Only	4.875	1/0	\$0/250	5%	5.13	<i>CASH OUT FOR ANY REASON / NO INCOME VERIFICATION</i>																	
(A) 180 High Oak Rd., #200, Bloomfield Hills, MI 48304 LIC#FL0819	<i>JUMBO LOAN SPECIAL! PURCHASE SPECIAL!</i>						15 yr Fix	5.5	0/0	\$0/225	0%	5.52	<i>NO APPL FEES. 1 HOUR APPROVAL. ALL EXPERT LOAN OFFICERS.</i>						5/1 ARM/Jumbo	6.125	0/0	\$15/275	5%	7.03	<i>Apply online www.nwfl.com (FLORIDA/MICHIGAN)</i>																
<i>(B) 42315 E. Ann Arbor Rd., Plymouth, MI 48170 LIC#4257</i>						7 yr ARM	5.625	0/0	\$0/225	5%	5.63	<i>(B) 39111 W. Six Mile Rd., Livonia, MI 48152 LIC#FL0701</i>						<i>Based on data collected for the quarter ended September 30, 2006 by the Office of Federal Housing Enterprise Oversight. Data are based on repeat sales or refinancings on the same single-family properties. Graphic: Bankrate.com</i>																							



**Mortgage payment...this week**

<b>\$150,000 Loan amount</b>		
Program	Rate+points	Principal+interest
1 yr ARM	5.91%+0 pts	\$890.66
5/1 yr ARM	6.09%+0 pts	\$908.02
30 yr Conventional	6.20%+0 pts	\$918.70
15 yr Conventional	5.95%+0 pts	\$1,261.74
<b>\$417,000 Loan amount</b>		
Program	Rate+points	Principal+interest
30 yr Jumbo	6.45%+0 pts	\$2,622.03



**LEGEND:** Rates effective as of 12/26/06. (A) Mortgage Banker, (B) Mortgage Broker, (C) Bank, (D) S & L, (E) Credit Union. © Copyright 2006 by Bankrate, Inc. 11760 US Highway 1, Suite 500, North Palm Beach, FL 33408, which is not affiliated with any financial institution. Companies above pay a fee to appear in these tables and are required to provide accurate and timely information to participate. Rates are believed to be accurate but are not warranted and are subject to change without notice. Conventional loans are based on loan amounts of \$165,000. Jumbo loans are based on loan amounts of \$417,000. The % down indicates the smallest down payment required for that program. Fees reflect the cost of the appraisal and credit report. Points quoted include discount & origination. APR calculations include all costs payable to obtain credit and PMI. (Private Mortgage Insurance). Lock Days: 30-60. Refinance rates may be indicated with an "R" preceding the APR. FHA=Federal Housing Authority, VA=Veteran's Administration, CHB=Community Home Buying and REV=Reverse Mortgages, LTV=Loan to Value, NIG=No Income Qualifier, NIV=No Income Verification. Call for Current Rates-rates not available at press time. Internet: <http://www.bankrate.com>. To appear in this table, call 800-509-4636. To report any discrepancies, call 888-509-4636. <http://mihomehunt.interest.com> 148305Spd



## Finding an affordable home

This feature rotates around Metro Detroit each week, looking at median sale prices Downriver and in western Wayne, Livingston, Oakland and Macomb counties, and Detroit.

**This week:** Detroit and Harper Woods

**Next week:** Oakland County

AREA	MEDIAN PRICE	AREA	MEDIAN PRICE
Detroit McNichols-Base Line, Greenfield to limits	\$66,000	McNichols-Base Line, Dequindre-Conner	\$40,000
Detroit Schoolcraft-McNichols, Greenfield to limits	78,000	Hamtramck	25,500
Detroit McNichols-Base Line, Greenfield-Dequindre	86,500	Woodward-McClellan/south of Mack	120,000
Detroit McNichols-Tireman, Greenfield-Livernois	49,218	Base Line-Gratiot, Houston-Seven Mile, Connor-Moross, Gratiot-Houston	47,600
Livernois-I-75, McNichols-Grand River, Highland Park	46,000	Seven Mile-Mack	60,000
		Harper Woods	110,000

Sources: Reamatrix, Mount Clemens; Realcomp II Ltd., Farmington Hills

The Detroit News

## Home tips

# Step-by-step advice for buying

Consider this checklist as a guide through the buying process.

- Be informed. Arm yourself with information culled from Web sites, books and real estate agent interviews before starting your search.
- First-time buyer? Check out HUD and other resources. (www.hud.gov)
- Get to know the mortgage process. Schedule informational interviews with a lender or two.
- Get prequalified and/or preapproved for a loan.
- Review a copy of your credit report. (Try www.ConsumerInfo.com.) Fix any errors.
- Prepare a budget. Know what you can afford. Include additional costs like closing fees, mortgage insurance if necessary and other home-owning costs.

- Map it out. Set a date for walk-throughs, negotiation and closing.
- Hire an agent. Interview several before deciding. Ask friends and family for referrals. Choose someone who is familiar with your ideal neighborhood and home size.
- Make a list of needs and wants.
- Research available housing in your desired market.
- Brush up on your real estate lingo. Consult a dictionary or glossary on Web sites such as www.ourfamilyplace.com.
- Visit homes.
- Keep a scorecard for each property to help you keep track of what you've seen.
- Consider comps before making an offer.

- Negotiate. Don't agree to something that makes you uncomfortable.
- After your offer is accepted, schedule a home inspection. Hire an inspector with certification, licensing and a good track record.
- Ask about home warranties.
- Line up homeowners insurance. Get several quotes before deciding.
- Schedule the closing. If necessary, ask an attorney to accompany you. (It's not always necessary.)
- Move. The U.S. Post Office has a great free brochure to assist with moving plans.
- Finalize your loan.
- Do a final walk-through of the house, before signing documents.

— Lynne Schreiber

# Rates on 30-year mortgages rise again

Associated Press

**WASHINGTON** — Rates on 30-year mortgages rose for a third straight week as investors viewed improving economic reports as a sign the Federal Reserve will not quickly cut interest rates.

Mortgage giant Freddie Mac reported Thursday that 30-year, fixed-rate mortgages averaged 6.18 percent this week. That was up from 6.13 percent last week. However, it was still well below

the high-point for this year, which was 6.80 percent in July.

The increases came after a prolonged slide in rates.

The National Association of Realtors reported Thursday that sales of previously owned homes rose by 0.6 percent in November after a 0.5 percent October increase — the first consecutive monthly sales gains since spring 2005. That report followed news Wednesday that new home sales

rose by 3.4 percent in November.

Other types of mortgage rates also showed increases this week.

Rates on 15-year, fixed-rate mortgages, a popular choice for refinancing, rose to 5.93 percent, up from 5.89 percent last week.

Five-year, adjustable-rate mortgages rose to 5.98 percent, up from 5.96 percent last week while one-year, adjustable-rate mortgages increased to 5.47 percent, up from 5.44 percent last week.



Photos by Wayne E. Smith / The Detroit News

The living room has plenty of room for furniture, a fireplace and large windows.

## Homefinder

Continued from Page 1G

property, Clarke said, which is where Robertson Brothers stepped in.

From the start, Saddlebrook was intended to be "an enclave-type age-targeted development," Clarke said. "It's not targeted by any regulations. We just designed the plans so they would appeal to people who wanted to sell a larger house and have the carefree living of a condominium."

To that end, these abodes include first-floor master bedroom suites, "so you're not walking stairs," and exterior maintenance is covered by an association, for which residents pay monthly dues of \$225.

The exteriors are rich and elegant; buyers have plenty of options for personalizing the interiors. Clarke said the company offers potential buyers a "47-page catalog" of finishes, extras and options and several of the six homeowners who already inhabit Saddlebrook condos have gone the extra mile with their own dollars to do so.

"Most of our buyers are coming out of substantially larger homes," Clarke said. "They're making a lifestyle decision to have no yard work, travel more and get to know



The master baths in the condos in the new Saddlebrook development in Plymouth feature large tubs and tile.

a new group of friends. We've successfully used that concept in five or six other communities and felt that Plymouth would be a good next place to try a project. It's been successful even in this economy."

By successful, Clarke meant 11 of 28 homes have already sold since they opened a trailer on the land in October of 2005. That makes the remaining 17 available.

Unlike some larger Robertson developments, Saddlebrook has no clubhouse. It does, however, include a central green space with benches, a pergola and professional landscaping. "It provides buffering for the

fronts of the houses but also a walking area for dogs and meeting," Clarke said. A Robertson community in Franklin offers a butterfly garden, but the homes there go for more than \$1 million each, said Clarke.

"The value of the houses allows us to do more landscaping (there) than Saddlebrook," he said. However, Saddlebrook will "connect with the paths out on McClumpha Road." This entire development comprises about 20 acres.

Home values hover near the average resales in Plymouth. Comparable homes in the area include the following:

- 48401 Beaver Creek Drive, Unit 53, Plymouth: 2,850 square feet, built in 1998, 3 bedrooms, 4 full, 1 half baths. Sold for \$519,900.
- 50447 Elmwood Court, Plymouth Township: 2,622 square feet, built in 2005, 3 bedrooms, 2 full, 1 half baths. Asking price: \$449,850.
- 50515 Cottonwood Court, Plymouth Township: 2,622 square feet, built in 2005, 3 bedrooms, 2 full, 1 half baths. Asking price: \$449,850.
- 9270 McClumpha Road, Plymouth: 2,987 square feet, built in 2005, 3 bedrooms, 3 full, 1 half baths. Sold for \$538,745.

Lynne Schreiber is a Metro Detroit freelance writer.

### 2600 Senior Lifestyles

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### 2615 Real Estate Financing

aaortgage.com  
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FHA/Sub-Prime  
**MARATHON MORTGAGE**  
Eastside 586-498-5000  
Westside 248-351-0020

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**INVESTOR LOOKING TO BUY** homes that are for sale by owner in "as is" condition. All homes considered. No Brokers Please.  
Lewis 313-410-6280.

### 2660 Florida Property

**Delray Beach/Kings Point**  
2 BR, 2 BA, 940 sq. ft. clean, well maintained. Fully furnished. Wonderful special features like hide-away Murphy bed, lg. custom mirrors, New glass thru-out. Never C/A and water htr. Kit. has newer counters & cabs and king size wall oven. Short walk to the clubhouse. Enjoy indoor & outdoor pools, card rm's., golf, tennis, live entertainment. Beautifully salted. Call for details!  
305-378-0380 305-510-8664

### 2660 Florida Property

**SAVE 60%-80% OPEN 7 DAYS A WEEK**  
1-800-355-4841  
holidaygroup.com/tpc  
400+ resorts on line!

### 2700 Acreage/Farms

**AIRPORT - LICENSED**  
94.6 acres (60 commercial). Hangar, bus, & home. Airport? Sales, rentals, financing \$1.2 mill. 810-686-7627

### 2911 Detroit Homes WEST

**BEAUTIFUL HOME** near Boston Edison District. 3-story Stucco home with amazing character! 3,000 sq. ft., 5 bdrm, 2 ba, new kitchen, ALL appls. Hardwood floors (main level), 1st level enclosed breakfast rm. & 2nd level enclosed sun porch. New wndws, & roof. Huge lot! 151 time investor OK. Call Doug Trent - 730-0000. \$0 DOWN Financing. \$185,000. \$248-797-7300

### 2925 Macomb County

**MACOMB TWP.** - 3 bdrm, brk. ranch, 1.5 ba, 210' Deep lot, remod. kit. in '02, New kitchen appliance, C/A, \$206,000. (586)226-0193

### 2955 Condo/Co-Ops/Duplexes

\$10,000 CASH BACK! Spectacular View of Detroit & River! New kitchen appliance, Maple Marit Cab Granite Counter top incl. Hardwood Floors. New Wash/Dryer, Balcony & Catted Community Pools, Tennis Court Marina Fitness 2 bed 2 bath 1090sf. \$255,000. 3320 Spinnaker Ln #36 8A. Call Matthew 1-877-753-2715 or 206-200-8777

### 3115 Rooms For Rent

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2 week Free 313-972-2206  
Clean Rooms/Secure Build.  
\$50-65/wk-elev, maid, TV, SS/SS/seniors, ok Huntington 313-869-7630 Sat 11-7/Phone #880 Ask for mgr special.  
**66 ADELIAE FURNISHED \$305/mo**  
313-963-0041  
**Ask for Manager Special**  
clean elev, maid, SS/SS/wk, SS/SS/OK. 313-574-2250.  
Cranbrook Motel 313-342-3000 \$115-tax/wkly or \$500 mo. Crystal Met 313-342-7300 frig, cable, king bed.  
Davison/Woodward area, SS/ Disability FIA, all utils, \$295-\$325/mo (313)742-8700  
**EAST - Clean room**  
behind Eastern market, \$31 3-259-8620  
SOUTHFIELD rooms to rent. FURNISHED. Inc. util. cable. 248-796-1819

### 2620 Real Estate Miscellaneous

**ATTENTION: If you are in a foreclosure redemption period and you want to save your home, I have the solution. Don't let time run out on you!**  
Mr. Lewis 313-410-6280.

### 2640 Flats/Income Property

**HANDYMAN SPECIAL CHEAP-CASH**  
888-431-2140

### 2660 Florida Property

**1 & 2 BDRM. Great Vacation Retirement Homes**  
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Chris Stapleton Realty

### 2665 U.S./Int'l Property

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2 ACRE. Wooded, Mountain-top Homesite, River Access Offers serenity!  
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### 2665 U.S./Int'l Property

**WINTER RETREAT**  
Rosarito Beach, Mexico  
Luxury Condominiums for Rent  
Only 20 minutes south of the U.S. San Diego border!  
1 bedroom ocean view or ocean front \$900 - \$1,100  
2 bedroom ocean view or ocean front \$1,200 - \$1,500  
3 bedroom ocean view or ocean front \$1,600 - \$2,000  
Offer valid January, February, March  
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www.invero.com  
or call  
1-888-849-4500

### 2670 Vacation Guide Time Share

**FLORIDA GULF COAST** 3 br/2 ba home w/boat dock. Weekly & monthly rentals. Call 407-573-3324 or see gulf coast vac. @ www.libbyrealtyinc.com

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**EAST SIDE BARGAINS**  
11208 Courville 3 br 1.5 ba. c/a, fin. bsmt. Security all updated. Smeard Realty 313-853-6900

### 2670 Vacation Guide Time Share

**NEW CONSTRUCTION HOMES** Oakland & Wayne County. Builder's closeout avail. Low \$100's \$400s+ 3 bed/2 bath/2.5 car garage. Call 248-969-0625

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**OAK PK.** 21901 Stratford \$154,900 3 bed/2.5 bath 1265SF Ranch/C.A. Hdws. eat in kit. fin. bsmt. 2.5 car FSRO, M/S. #1072660 Call for appl. 313-530-7024

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**Pontiac-Recently Forclosed** 2 Br. 1 ba. 654 sf. loc. at 384 Nebraska Owner Financing Available. Visit www.smpuri.com/Nebraska for photos, drive by, then call (517) 203-7323

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**TROY-2008 Blue Spruce Dr** 2508 sq. ft. 4 br., 2.5 ba. brk. eat in, pool, lake, Lake Seneca, 118 Seneca Drive, Montclair, NJ. Info 419-553-9144

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**WASHINGTON TOWNSHIP SEVERAL 3/4-ACRES LAKEFRONT SITES** starting at the upper \$100K's. 248-224-5778 TRG REALTY

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**MACOMB TWP.** - 2900 sf split level, loaded with options. Builder's last one, close out special! 4 br, 3 ba, 3 car gar, was \$335,000. Serious offers considered. Call for more details and a viewing appointment. 586-286-3886.

### 2670 Vacation Guide Time Share

**ROSELDALE PARK** Beautiful 3 bdrm. brk. trpl. hwd. flrs. Move-in ready! Only \$145,000. 313-231-2444

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### 2670 Vacation Guide Time Share

**CLINTON TWP.** Reduced 17673 Kuecklen 3 BR, liv. & fam. rm., fireplace, bsmt, 2 car gar., C/A, newly landscaped. \$144,900. 586-336-1911

### 2670 Vacation Guide Time Share

**2915 Wayne County**  
Let's make a Deal!  
17209 Healy, 3 bdrm., 2.5 bath, 2 car garage, fire damaged. 313-971-5833

### 2915 Wayne County

**DEARBORN HTS.**  
3br, 1.5 ba, fin. bsmt. w/br, 2.5 car. Call for appl. 248-921-2067

### 2915 Wayne County

**INKSTER** 4 bed, 1 ba, ranch, fin. bsmt. All new inter. & ext., Own it \$0 down, \$750/mo. \$84,900. 734-368-6110

### 2915 Wayne County

**REDFORD** - Nice 3 bdrm, 1 bath. Seller assist with financing & down payment. Enthusiastic! Call, Schiuzzi occup. 734-786-6840

### 2915 Wayne County

**WESTLAND/Garden City** 3 BR, 2 car gar. Motiv. + w/br. Call for details. \$479,900 810-714-6008

### 2920 Oakland County

**BLOOMFIELD** 6811 White Pine Dr. 4 BR quad. 2450 sq. ft. 3 ba, \$25,000 down. L.C. or less! \$218,000 per mo. 517-351-5993

### 2925 Macomb County

**GARDEN CITY** - 3 Bdrm, fin bsmt w/trpl, 2 car FSRO, M/S. #1072660 Call for appl. 313-530-7024

### 2925 Macomb County

**MACOMB TWP.** - 2900 sf split level, loaded with options. Builder's last one, close out special! 4 br, 3 ba, 3 car gar, was \$335,000. Serious offers considered. Call for more details and a viewing appointment. 586-286-3886.

### 2925 Macomb County

**MACOMB TWP.** - 3 bdrm, brk. ranch, 1.5 ba, 210' Deep lot, remod. kit. in '02, New kitchen appliance, C/A, \$206,000. (586)226-0193

### 2925 Macomb County

**MACOMB TWP.** - New 1600sq ft ranch, 3 bed, 2.5 bath, brick, C/A, LOTS OF UPGRADES! Only \$228,000. 586-219-0485

### 2925 Macomb County

**STERLING HTS.** NEW 2300 sq. ft., 5 BR, colo. 2.5 baths, jacuzzi, car, New hwd., paint, C/A. \$309,900. 248-867-1340

### 2925 Macomb County

**STERLING HTS 14/Ryan** 3 BR ranch, \$190,000, all before 10 a.m. or aft. att 2 car & much more! 586-939-0082

### 2925 Macomb County

**WARREN** - 6827 Orchard. Investors! \$57,000! \$54-6094 Ready to move in! 3 Bdrm, ranch. Must sell. \$57,000! \$54-6094

### 2925 Macomb County

**WARREN-North** - Updated 1,200 SF, 3 bdrm., 1.5 BA, fin. bsmt., large lot, garage, 2 car garage, \$171,900. (586)216-9402

### 2925 Macomb County

**BRIGHTON HOME** 1,944 sq. ft. 4 bd, 2 ba, farm culdesac near downtown \$185,000. Call for details. 248-761-4145

### 2925 Macomb County

**FENTON - JUST LIKE UP NORTH**  
Custom log & stone BRICK w/ALUMINUMS 16 acres overlooking wetlands. Built in 1972. 2.5 ba, 4 1/2 bdrm, full walkout w/wet bar, ceramic tile, hardwood flrs. Knotty pine cath ceilings, custom log staircase & railing system. Stone fireplace, Andersen windows, custom cab. Wrought-iron light fixtures, Jacuzzi 2+ car gar. builder's model at the upper \$100K's. \$479,900 810-714-6008

### 2925 Macomb County

**BOATHOUSE on Belle River, Marine City** Heated inside boatwell 42' w/hoist, deep water, 2 br, 3.5 ba., liv. rm, din rm, kitchen, Stone fireplace, Andersen windows, custom cab. Wrought-iron light fixtures, Jacuzzi 2+ car gar. builder's model at the upper \$100K's. \$479,900 810-714-6008

### 2925 Macomb County

**GROSSE POINTE SHORES** - Near Lake St. Clair SHORES also ST. CLAIR SHORES New, 4300 sq. ft. \$895,000 313-882-9431

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### 2925 Macomb County

**OPEN HOUSE** Sat., Dec. 30, 1-3 PM. 3 bdrms, 2 ba. All sport lake, Lake Seneca, 118 Seneca Drive, Montclair, NJ. Info 419-553-9144

### 2925 Macomb County

**WASHINGTON TOWNSHIP SEVERAL 3/4-ACRES LAKEFRONT SITES** starting at the upper \$100K's. 248-224-5778 TRG REALTY

### 2925 Macomb County

**3115 Rooms For Rent**  
\$129 up wk A/C Low Daily at Royal Inn with ad 248-578-7575 Roadway Inn 734-595-1990, Comfort Suites 248-504-5080

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**DETROIT NEW PROGRAM FOR 2007**  
FIRST TIME BUYERS 3 BDRM. HOME \$0-DOWN  
MOVE IN 30 DAYS!  
**East Star West Detroit Homes 313-537-9500**

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**A Rent To Own Special \$0 Down**  
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### 2925 Macomb County

**LOW LOW MOVE IN COST**  
2-3-4 bedroom, immed. poss. City Real Est 586-774-2040

### 2925 Macomb County

16606 Lilac-Westside, 3 br., 1.5 ba, bsmt. \$850+lease. Sec. 8 OK. 313.861.6621

### 2925 Macomb County

**CLINTON TWP.** - 2bdm, 2 full ba, bsmt, appl at gar. \$950 w/rent. 586-604-1753

### 2925 Macomb County

**3115 Rooms For Rent**  
\$129 up wk A/C Low Daily at Royal Inn with ad 248-578-7575 Roadway Inn 734-595-1990, Comfort Suites 248-504-5080

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## business services

To advertise, call 1-800-WANT ADS

### 1730 Commercial Business Services

Bulk Hauling-Bsmr, Cleaning & Carpet Work  
You Call, We Haul  
You Call, We Clean  
313.892.8255 / 313.575.4147

### 1760 Interior Home Services

**Furnace Repairs**  
Cleaning & Humidifiers avail. Lic. 734-377-7047

**JOHN'S Plumbing/Heating**, 24 hrs. W.Side 313-835-7675 E.Side 313-866-7710

### 1750 Exterior Home Services

**MIKES HOME REPAIRS**  
All heating repairs-doors, carpeting, electrical, paint windows-drywall-plumbing kitch/baths. 313-399-5968

**ALL masonry-bricks, blocks, ceramic tile, etc.**  
313-413-3989

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**Smart Movers \$55/hr**  
★ Service 313-579-3871  
Prompt/Careful/Efficient

### 1790 Repair Services

**HC ANDERSON & SON**  
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**AAA ALL CLEAR SEWER & Drain**, \$25 up, free est. Work guar. 313-866-7983

**AAA Interior & Exterior**  
Painting and Drywall, Quick service 313-861-8472

**Brazilian Cherry 3/4" flooring**  
perfect. Must See! \$2.50/sf. 734-367-0622

**CERAMIC TILE**  
Professionally installed, beat any price 313-538-7592

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& Service all makes & models Lic. 313-492-7953

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**17 ROLLING WOODS**  
ACRES with rustic cabin & hunting blinds. Ideal for hunting & snowing. Located on State land near Cadillac. \$76,500. 291-775-8806; durantindia@yahoo.com

### 2685 Northern Michigan

**GAYLORD-MICHAYWE**  
Ski Gaylord 3 ba, 1800SF, home, 2 ba, 2 car att gar. Gas fireplace. Open fire plan. Wrap around deck. Wooded Exc cond \$154,000 248-374.9843

### 2685 Northern Michigan

**LAKE MICHIGAN** - Estate size frontage near Leland. 440' of sandy beach, no bluff, 19 acres, trees & woods. Can be divided into 3 parcels. \$3,385,000. 231-386-5000 231-218-1045 email dwd@dwd9.com

### 3125 Cottages, Resorts to Rent

Snowblowing, skiing, hunting, 3 br w/ky, vac rental. Kalkaska 231-620-0398

### 2903 Macomb County

**CLINTON TWP.** Reduced 17673 Kuecklen 3 BR, liv. & fam. rm., fireplace, bsmt, 2 car gar., C/A, newly landscaped. \$144,900. 586-336-1911

## houses

**HOUSE FOR SALE**

### 2910 Detroit Homes EAST

13951 Goddard 2 Bdrms, 1 BA, Liv. Rm., din, kitchen, newly remodeled. \$125,000. 248-921-2067

### 2910 Detroit Homes WEST

19318 GRIGGS - N/7 mi., W/ Wyoming. Updated 3 bd, 2 full ba, 1200 sf bungalow, fin bsmt \$105,000. 913-215-4865

### 2910 Detroit Homes WEST

**20K CASH BACK & GRANTS**  
DET 3 bd 1.5 ba, brick, new roof & plumbing, \$127K, 16865 Whitcomb, 313-319-1370.

### 2910 Detroit Homes WEST

**6884 ABINGTON** - 3 BR bdrm. Many updates! Some appls, incl. Part w/brk, 2 car garage, \$125,000 negotiable 313-516-4312

### 2910 Detroit Homes WEST

**ROSELDALE PARK** Beautiful 3 bdrm. brk. trpl. hwd. flrs. Move-in ready! Only \$145,000. 313-231-2444

List it today, rent it tomorrow. 1-800-WANT ADS.

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